

Certificate Number: 14912-NJ-DE-030802702

Bankruptcy Case Number: 12-37273



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 30, 2018, at 4:25 o'clock PM EDT, Betina Finch completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: March 30, 2018 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor